

SOLVING CONSUMER PROBLEMS

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Do you always get a fair and honest deal when you go shopping? Are you satisfied with the products and services you buy?

Businessmen want satisfied customers who will return to buy their goods and services. They appreciate hearing from consumers who get a faulty product or poor service. Honest merchants and manufacturers are anxious to see that quacks, gypsters and schemers are put out of business.

Have you ever had a valid consumer problem? Perhaps a product or service did not live up to claims. Maybe a merchant did not sell you exactly what he advertised.

Ask yourself a few questions before placing final blame for a faulty product or service. The blame could fall on the manufacturer, the merchant or you, the consumer.

Consider these points:

- Did you carefully read and follow the use and care instructions?
- Did you use the item for the purpose it was intended?
- Did you have reasonable expectations for the product's performance?

You can do something about the complaint when the blame falls on either the manufacturer or the merchant. There are sources of help.

However, it is hard to get assistance without facts or proof. Keep these records about your important purchases:

1. Date, cost and place of purchase
2. Receipt, order, invoice or account number of purchase
3. Product tags, labels
4. Use and care booklets
5. Guarantee or warranty and model numbers
6. Contracts, canceled checks, all documents and correspondence concerning the product

Try to Solve the Problem Locally

Begin inquiries with the local merchant from whom the product was purchased. If possible, take

the sales slip, product, tags, label and instructions with you to the store. Try to avoid visiting the store during rush hours or just before closing time. When the complaint concerns faulty merchandise or service, expect the store either to refund your money or exchange or repair the item.

First, go to the department where you made the purchase. If an adjustment is not made and there is a complaint department, try this next. Then if your complaint is not adjusted satisfactorily, ask to see the manager.

Be courteous in making a complaint. Stay calm and state the facts. The reputable businessman usually tries to make a fair adjustment because he wants satisfied customers.

Go to the Company or Manufacturer

Contact the company or manufacturer when the complaint concerns a product or service problem which cannot be solved locally.

Locate the correct address and write directly to the company. If there is a department designed to handle consumer problems, direct the letter there. Otherwise, send the letter to the company president. To save letter writing, some companies have a toll-free telephone number which consumers may use to call in complaints.

Look for the company address on the tag, label or booklet which comes with the product. The local merchant may also know the address. Otherwise, check the library for a listing of company officials, names and addresses. Publications that have this information include *Standard and Poor's Register of Corporations, Directors, and Executives*; *Moody's Industrial Manual*; and *Standard Directory of Advertisers*.

When writing the company remember to:

1. Write a legible and business-like letter, using a typewriter if possible. Keep a carbon copy of the letter. Be sure that your name, complete address and phone number are included in the letter.
2. Identify the purchased product by brand name, model number, size, color and other relevant information.

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3. Explain the problem as precisely as you can. Include information as to purchase date, price and steps already taken to obtain help.
4. Suggest corrective action you would like to see the company take. This may include either replacing or repairing the item or refunding money.
5. When returning a product, mail it in the original box. Send the letter with the package if the product is small. By using certified mail, you can request a return receipt to know the letter was received.
6. Send a second letter if you fail to hear from the company within a month's time.

Get Help from Consumer Action Panels

Consumer action panels have been organized by many business and trade associations to serve as a liaison between industry and the consumer.

Major Appliance Consumer Action Panel (MACAP)

20 North Wacker Drive
Chicago, Illinois 60606

Send complaints on major appliances to this panel of consumer experts when you have failed to get help from the manufacturer.

Furniture Industry Consumer Advisor Panel (FICAP)

Box 951
High Point, North Carolina 27261

Send complaints against member organizations if the problem cannot be solved locally or with the manufacturer.

Automobile Consumer Action Panels (AutoCaps)

National Automobile Dealers Association
2000 K Street, N.W.

Washington, D.C. 20006

Has a pilot project to resolve consumers' car complaints.

Consumer Affairs Coordinator
Consumer Electronics Group
Electronic Industries Association
2001 Eye Street, N.W.

Washington, D.C. 20006

Complaints on such products as televisions, hi-fi's, stereos and audio equipment can be sent to this address.

Magazine Action Line

382 Channel Drive
Port Washington, New York 11050

Send a short letter to resolve subscription problems if you first fail to get results from the magazine or subscription agency; or write



Central Registry of Magazine Subscriptions Solicitors

575 Lexington Avenue
New York, New York 10022

Check for the Central Registry identification card for assurance of a legitimate door-to-door magazine solicitor.

FEDERAL AGENCIES AND ORGANIZATIONS

—Contact the Federal Trade Commission for unfair or deceptive merchandising practices involved in interstate commerce. This agency deals with such consumer problems as misleading or deceptive advertising, packaging and selling; it assures truthful labeling on wool, fur and textile products; it prevents the sale of dangerously flammable wearing apparel; and it requires proper disclosures in credit transactions under the Truth-in-Lending Act and Fair Credit Reporting Act.

Federal Trade Commission
Dallas Regional Office
500 South Ervay
Room 452 B
Dallas, Texas 75201

—Direct inquiries about misbranded, contaminated or hazardous foods, drugs, cosmetics, medical devices, household products and toys to the following address:

Attention: Consumer Specialist
Department of Health, Education and Welfare
Public Health Service
Food and Drug Administration
3032 Bryan
Dallas, Texas 75204

—Problems with obscene material, sexually oriented advertisements and fraudulent schemes sent through the mail, such as schemes for investing money in get-rich-quick plans, falsely advertised free goods, lotteries and phony contest prizes can be handled by your local post office. Ask for a "Consumer Service" card. Fill it out and return it to your local post office.

—Direct consumer complaints here when you have failed to get help from the company or manufacturer, or you are uncertain where to go for help:

Office of Consumer Affairs
Department of Health, Education and Welfare
Washington, D.C. 20201

—If you have a complaint about a severe safety problem on a common household or recreational product, you can call the Product Safety Commission on the toll free hot line (800) 638-2666. The Commission has the authority to ban hazardous products and investigate your problem.

Acting Area Director
Consumer Product Safety Commission
500 S. Ervay, Room 410C
Dallas, Texas 75201

—Write your congressmen to obtain information and/or to express views about consumer problems and legislation.

The Honorable _____
House of Representatives
Washington, D.C. 20515

The Honorable _____
United States Senate
Washington, D.C. 20510

TEXAS GOVERNMENTAL AGENCIES AND ORGANIZATIONS

—Contact the Consumer Protection Division of the Attorney General's Office or the Regional Office nearest you about all types of fraud and deception in Texas except for that relating to insurance. This office does not deal with problems which involve the crossing of state lines.

Attorney General's Office
Capitol Station, P.O. Box 12548
Austin, Texas 78711

Regional offices are located in the following places:

2930 Turtle Creek Plaza
Dallas, Texas 75209

City County Building, 2nd Floor
El Paso, Texas 79901

200 Main Plaza, Suite 400
San Antonio, Texas 78205

County Office Building, Room 312
806 Broadway
Lubbock, Texas 79401

369 One Main Plaza
Houston, Texas 77002

—Contact the Office of Consumer Credit Commissioner with questions or complaints concerning credit contracts, finance charges, deceptive trade practices and false advertising.

Office of Consumer Credit Commissioner
P.O. Box 2107
Austin, Texas 78767

Regional offices are located in the following places:

6434 Maple Avenue
Dallas, Texas 75235

3520 Montrose
Houston, Texas 77006

—Direct inquiries here concerning weights and measures, both in regard to inaccurate weighing and measuring devices and to mislabeled weights and measures on packaged goods, meats and produce. Also refer inquiries concerning inspection and grading of eggs under the Texas Egg Law.

Texas Department of Agriculture
Consumer Services Division
115 San Jacinto
Austin, Texas 78701

—Direct inquiries here about problems, complaints, or information concerning insurance companies and the settling of insurance claims.

State Board of Insurance
1110 San Jacinto
Austin, Texas 78701

—Direct questions and complaints here concerning taxable and exempt items for Texas sales tax purposes.

Comptroller of Public Accounts
Drawer SS
Capitol Station
Austin, Texas 78711

—Direct questions here to find out whether a vocational, trade or business school is licensed to legally operate in Texas.

Texas Education Agency
Division of Proprietary Schools and Veterans Education
201 East 11th Street
Austin, Texas 78701

—Direct your problem or inquiry here regarding standards of safety and sanitation in hospitals, nursing and convalescent homes. Vital statistics of births and deaths are kept here, also.

Texas State Department of Health
1100 W. 49th Street
Austin, Texas 78756

—Write your state legislator to obtain information and/or to express views about consumer problems and legislation.

The Honorable _____
House of Representatives
State Capitol
Austin, Texas 78711

The Honorable _____
Texas State Senate
State Capitol
Austin, Texas 78711

Contact this association to learn about consumer protection activities and the development of local consumer groups in Texas.

Texas Consumer Association
906 Nueces
Austin, Texas 78701

LOCAL AND BUSINESS HELP

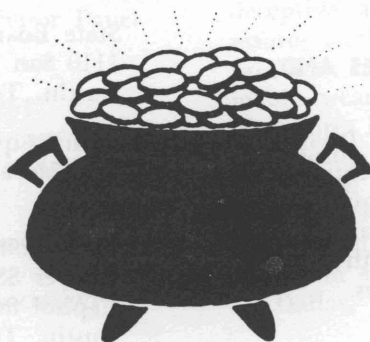
Call the Better Business Bureau for information on the history and business practices of a particular firm. The Bureau strives to improve business and consumer relations. If there is no Bureau in your town, contact the Chamber of Commerce for similar help.

—Credit Bureau/Retail Merchants' Association. Visit the Credit Bureau or Retail Merchants' Association to find out what is included in your credit history and to update or correct any wrong information.

—Small Claims Court. For individual disputes between buyers and sellers involving small amounts of money, the person who feels he has been cheated has the right to sue in Small Claims Court. The justice of the peace has jurisdiction over Small Claims Court, and the cost to sue is \$5 in Texas. In an informal court procedure, the consumer is able to present his own case without the help of a lawyer. However, evidence or proof to prove the dispute is necessary.

—Texas Agricultural Extension Service. Contact your local county Extension agent (home economics). She can help you contact the right agency to help you with your problem, give you more information about laws and agencies working to protect the consumer, and provide educational materials and programs.

It is your right to get help with a consumer problem. When you complain, you do your part to keep quacks and swindlers out of business. By speaking up, consumers help to make the marketplace fair and honest.



GETTING YOUR MONEY'S WORTH

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